

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In re: WILLIAMS, STEVEN A
WILLIAMS, JACQUELINE R

§ Case No. 04-75421
§
§
§
§

Debtors

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that
JOSEPH D. OLSEN, trustee of the above styled estate, has filed a
Final Report and the trustee and the trustee's professionals have filed final fee applications.

<i>The Final Report shows receipts of</i>	\$ <u>6,753.71</u>
<i>and approved disbursements of</i>	\$ <u>14.56</u>
<i>leaving a balance of</i>	\$ <u>6,739.15</u>

Claims of secured creditors will be paid as follows:

<i>Claimant</i>	<i>Proposed Payment</i>
N/A	

Applications for chapter 7 fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Trustee</i> <u>JOSEPH D. OLSEN</u>	\$ <u>1,425.37</u>	\$ <u>517.24</u>
<i>Attorney for trustee</i> <u>Yalden, Olsen & Willette</u>	\$ <u>712.25</u>	\$ _____
<i>Appraiser</i> _____	\$ _____	\$ _____
<i>Auctioneer</i> _____	\$ _____	\$ _____
<i>Accountant</i> _____	\$ _____	\$ _____
<i>Special Attorney for trustee</i> _____	\$ _____	\$ _____
<i>Charges, U.S. Bankruptcy Court</i>	\$ _____	\$ _____
<i>Fees, United States Trustee</i>	\$ _____	\$ _____

Other _____ \$ _____ \$ _____

Applications for prior chapter fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Attorney for debtor</i> _____	\$ _____	\$ _____
<i>Attorney for</i> _____	\$ _____	\$ _____
<i>Accountant for</i> _____	\$ _____	\$ _____
<i>Appraiser for</i> _____	\$ _____	\$ _____
<i>Other</i> _____	\$ _____	\$ _____

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$2,911.74 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>11P</u>	<u>INTERNAL REVENUE SERVICE</u>	\$ <u>2,911.74</u>	\$ <u>2,911.74</u>

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 33,229.05 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 3.5 percent.

. Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>1</u>	<u>Premium Marketing Systems</u>	\$ <u>290.00</u>	\$ <u>10.23</u>
<u>2</u>	<u>Discover Financial Services</u>	\$ <u>9,796.65</u>	\$ <u>345.69</u>
<u>3</u>	<u>Discover Financial Services</u>	\$ <u>7,440.07</u>	\$ <u>262.54</u>
<u>4</u>	<u>Discover Financial Services</u>	\$ <u>3,361.21</u>	\$ <u>118.61</u>
<u>5</u>	<u>ROCKFORD MERCANTILE AGENCY</u>	\$ <u>820.34</u>	\$ <u>28.95</u>
<u>6</u>	<u>MBNA America Bank</u>	\$ <u>3,375.42</u>	\$ <u>119.11</u>
	Household Finance		

7 Corporation/Beneficial \$ 8,145.36 \$ 287.42

Late filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>10</u>	<u>eCAST Settlement Corporation, assignee of</u>	\$ <u>2,418.46</u>	\$ <u>0.00</u>
<u>11U</u>	<u>INTERNAL REVENUE SERVICE</u>	\$ <u>91.65</u>	\$ <u>0.00</u>
<u>12</u>	<u>eCAST Settlement Corporation assignee of</u>	\$ <u>6,085.14</u>	\$ <u>0.00</u>

Subordinated unsecured claims for fines, penalties, and forfeitures are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	N/A		

The amount of surplus returned to the debtor after payment of all claims and interest is \$0.00.

The trustee's Final Report and all applications for compensation are available for inspection at the Office of the Clerk, U.S. Bankruptcy Court:

211 South Court
Rockford, IL 61101

If local court rules so require, the following procedure for objecting must be followed:

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days of the date of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 09:30am on 09/14/2009 in Courtroom 115, United States Courthouse, 211 South Court Rockford, IL 61101.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date: 07/08/2009

By: /s/JOSEPH D. OLSEN

Trustee

JOSEPH D. OLSEN
1318 EAST STATE STREET
ROCKFORD, IL 61104-2228

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Service Page 5 of 6

CERTIFICATE OF NOTICE

District/off: 0752-3
Case: 04-75421

User: jshores
Form ID: pdf006

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Total Noticed: 49

Date Rcvd: Jul 16, 2009

The following entities were noticed by first class mail on Jul 18, 2009.

db/jdb +Steven A Williams, Jacqueline R Williams, 7111 Cindy Drive, Rockford, IL 61109-4807
aty +Brian A Hart, Brian A Hart Law Offices PC, 308 W State Street, Suite M-8,
Rockford, IL 61101-1139
tr +Joseph D Olsen, Yalden Olsen & Willette, 1318 E State Street, Rockford, IL 61104-2228
8637603 +Alliance One Recievables Management, P.O. Box 21882, Saint Paul, MN 55121-0882
8637604 BANK OF AMERICA, Bankruptcy Department, P.O. Box 26012, NC41050314,
Greensboro, NC 27420-6012
8637607 BEST BUY, c/o HRS USA, P.O. Box 15521, Wilmington, DE 19850-5521
8637605 Bank Of America, P.O. Box 660312, Dallas, TX 75266-0312
9174281 +Bank of America, NA, P.O. Box 26012, Greensboro, NC 27420-6012
8637606 +Beneficial, P.O. BOX 10460, Virginia Beach, VA 23450-0460
8637608 +Bonded Collection Corp., 29 East Madison St., Suite 1650, Chicago, IL 60602-4435
8637609 C.B. Accounts, INC., P.O. NOX 50, Arrowsmith, IL 61722-0050
8637610 +CBCS, 600 N. Bell Ave., Bldg. 1 Suite 150, Carnegie, PA 15106-4301
8637612 +CIT GROUP, 715 S. Metropolitan Avenue, P.O. Box 24330, Oklahoma, OK 73124-0330
8637613 +CLIENT SERVICES, INC., 3451 Harry S. Truman Blvd., St. Charles, MO 63301-9816
8637614 +CREDIT FIRST, P.O. Box 81083, Cleveland, OH 44181-0083
8637611 +Chase Bank Card, P.O. BOX 52188, Phoenix, AZ 85072-2188
8637601 +Collectcorp Corporation, 455 North 3rd Street, Suite 260, Phoenix, AZ 85004-0630
8637616 +Direct Merchant Bank, P.O. BOX 22128, Tulsa, OK 74121-2128
8637618 +Dr. Conklin, DDS, 6993 Redansa Drive, Rockford, IL 61108-1201
8637619 ENCORE RECEIVABLE MANAGEMENT, INC., P.O. Box 3330, Olathe, KS 66063-3330
8637620 +GENERATIONS CREDIT UNION, 1111 Samuelson Road, Rockford, IL 61109-3641
8637621 +HOUSEHOLD CREDIT SERVICES, PO BOX 80084, Salinas, CA 93912-0084
8911445 +Household Finance Co/Beneficial Nat'l Bk, eCast Settlement Corp, PO Box 35480,
Newark, NJ 07193-5480
9066183 Household Finance Corporation/Beneficial, by eCAST Settlement Corporation, as its agent,
P.O. Box 35480, Newark, NJ 07193-5480
8637623 ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 21126,
PHILADELPHIA PA 19114-0326
(address filed with court: INTERNAL REVENUE SERVICE, 230 S. Dearborn, Mail Stop 5014 CHI,
Chicago, IL 60604)
8637622 Illinois Department of Revenue Bankruptcy Section, P.O. Box 64338, Chicago, IL 60664-0338
8637625 +LDG Financail Services, LLC, 4553 Winters Chapel Rd., Atlanta, GA 30360-2705
8637624 Law Offices of Weltman, Weinberg &, Reis Co., L.P.A., 323 W. Lakeside Ave., Ste. 200,
Cleveland, OH 44113-1099
8637626 +Leonard Bernstein, DDS, 4035 Morsay Drive, Rockford, IL 61107-4896
8637627 MBNA AMERICA, P.O. Box 15027, Wilmington, DE 19850-5027
8967496 +MBNA America Bank, POB 15168 MS 1423, Wilmington DE 19850-5168
8884084 +MRS Associates, Inc., 3 Executive Campus, Ste 400, Cherry Hill, NJ 08002-4103
8637628 +NAFS, 165 Lawrence Bell Drive, Suite 100, Williamsville, NY 14221-7896
8637630 NCO FINANCIAL SYSTEMS, INC., P.O. Box 41466, DPT 55, Philadelphia, PA 19101
8637629 National City Bank, P.O. BOX 856176, Louisville, KY 40285-6176
8637631 Nicor Solutions, P.O. BOX 3042, Naperville, IL 60566-7042
8861380 +Premium Marketing Systems, 311 S Arlington Heights Rd Ste. #10,
Arlington Heights IL 60005-1956
8637632 +Premium Marketing Systems, 311 South Arlington Heights Road, Arlington Heights, IL 60005-1957
8637633 RECEIVABLE COLLECTION OPERATIONS, P.O. Box 6194, Omaha, NE 68106-0194
8637634 +ROCKFORD MERCANTILE AGENCY, 2502 S. Alpine Road, Rockford, IL 61108-7813
8637602 +Sears Bankruptcy Recovery, p.o. box 3671, Urbandale, IA 50323-0671
8884085 +Tate and Kirlin Assoc., 2810 Southampton Rd., Philadelphia, PA 19154-1207
8637635 WELLS FARGO FINANCIAL ILLINOIS, INC, 4920 East State Street, Rockford, IL 61108-2272
10716887 +eCAST Settlement Corporation, (Chase Manhattan Bank USA, P O Box 35480,
Newark, NJ 07193-5480
10728348 eCAST Settlement Corporation assignee of, Chase Manhattan Bank USA NA, POB 35480,
Newark NJ 07193-5480
9406221 eCAST Settlement Corporation, assignee of, Household Bank and its Assigns, P.O. Box 35480,
Newark, NJ 07193-5480
9446613 +eCast Settlement Corp, Assignee of Household Bank and its Assig, POB 35480,
Newark NJ 07193-5480

The following entities were noticed by electronic transmission on Jul 16, 2009.

8637615 E-mail/Text: DSTAFFORD@CREDITORSPROTECTION.COM
Creditor's Protection Service, 202 W. State Street, Suite 300, P.O. BOX 4115,
Rockford, IL 61110-0615
8637617 E-mail/PDF: mrdiscen@discoverfinancial.com Jul 17 2009 00:00:11 Discover Financial Services,
P.O. BOX 8003, Hilliard, OH 43026

TOTAL: 2

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +Joseph D Olsen, Yalden Olsen & Willette, 1318 E State Street, Rockford, IL 61104-2228
TOTALS: 0, * 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0752-3
Case: 04-75421

User: jshores
Form ID: pdf006

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Total Noticed: 49

Date Rcvd: Jul 16, 2009

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 18, 2009

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.